

Ohio Flood Disaster Recovery

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Photo by Leonard Poage / Portsmouth Daily News

Four inches of rain and a quick thaw of snow and ice caused flash flooding in five counties. In Scioto County, it is estimated that 22 houses were destroyed and 83 houses were damaged or otherwise affected by the flood.

Disaster Aid Available Now

Residents and business owners in seven southern Ohio counties became eligible for federal disaster assistance when President Clinton declared those counties federal disaster areas. Gov. Bob Taft made the request for aid in response to the severe storms and flooding that occurred from Feb. 18 through March 2.

The declaration allows the **Federal Emergency Management Agency (FEMA)** and other federal agencies to team up with state and local disaster workers to help storm victims in the affected areas.

"The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance," Taft said.

The aid, to be coordinated at the federal level by FEMA, includes grants to help pay for temporary housing, minor home repairs and other serious disaster-related expenses. Low-interest

loans from the U.S. Small Business Administration (SBA) also are available to cover uninsured or under-insured private and business property losses.

FEMA Director James Lee Witt urged those who suffered flood damages, to register promptly for assistance.

"It's really tough when you see so many people lose the family possessions they have worked all their lives to accumulate," Witt said. "But there are some actions each of us can take to lessen the effects of future disasters. This is the focus of FEMA's *Project Impact: 'Building Disaster Resistant Communities.'*"

Witt named Brad Gair to coordinate the federal relief effort to help victims of the winter flooding.

"We want to help people recover as quickly as possible," Gair said. "We want them to know we are concerned, and we will be there to help them apply for aid and answer their questions."

IMPORTANT RECOVERY INFORMATION

■ Register By Phone

Residents and business owners whose homes, personal property or businesses sustained damage as a result of the winter storms are urged to begin the application process. Call **800-462-9029** from 8 a.m. to 6 p.m., Mon. — Sat.. The number to call if you are speech- or hearing-impaired is **800-462-7585**.

■ Disaster Housing Assistance

FEMA provides three kinds of grants to help homeowners and renters whose primary residences are not livable. Funds may pay for alternate rental housing, essential repairs to make the home habitable or help for those facing eviction or foreclosure because of the storms.

■ U.S. Small Business Administration

During disasters, the U.S. Small Business Administration (SBA) provides low-interest, long-term loans to homeowners, renters and businesses of all sizes that are not adequately insured.

■ National Flood Insurance

Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged homes and personal property. Flood insurance to protect against future flood losses can be purchased through your local insurance agent. Call **800-720-1090** for information.

Apply by Phone

800-462-9029

(TTY: 800-462-7585)

8 a.m. to 6 p.m.

Mon. — Sat.

TOLL FREE



A message from President Bill Clinton

As residents of Ohio faced the severe storms, and flash floods, I watched with great concern about the terrible loss and destruction you suffered. I have great admiration for the courage and perseverance you have shown.

Once again we have experienced the devastation that nature visits on us periodically. While we cannot prevent these disasters, there are steps we can take to limit the damage they cause. This is the focus of *Project Impact: Building Disaster Resistant Communities*, an effort that relies on federal, state and local officials working together with businesses, community organizations and local citizens to make their communities safer in the face of disasters.

We know prevention works. We have seen examples of businesses that have fortified themselves to withstand hurricane winds, homes that were raised out of reach of flood areas, schools that were strengthened to withstand the fury of tornadoes. I encourage each of you to explore the options available to you to make your homes and families safer in the event of future storms.

In the meantime, the federal, state and local governments will bring the full force of their aid to help you recover. My prayers for you are that you soon will be able to pick up the threads of normal life again.



A message from Governor Bob Taft

Once again, flooding has unfortunately devastated a vital region of our great state. As you know, flooding is not new to Ohio – it is our most frequently occurring natural disaster. I commend the hundreds of local and state emergency responders and especially the local volunteers, whose dedication and compassion save lives, preserve property and set our course for recovery.

The value of mitigation programs cannot be underestimated. I understand that the efforts coordinated by state and local officials during the last few years prevented even more damage during the most recent flooding. Homes that would have been severely damaged suffered little or no damage as a result of mitigation programs.

I encourage you and all Ohioans to consider your own emergency preparedness plans – at home, at work, at school or on the road. Prior planning can prevent greater losses should a disaster strike.

I wish all flood victims well as you continue recovering from this disaster. I assure you that the State of Ohio will continue doing all it can to assist you in recovering from this tragic event.

Disaster Questions and Answers

Q. What should I do to get help with my disaster losses?

A. Call the toll-free registration number, **800-462-9029 (TTY 800-462-7585)** for hearing- and speech-impaired).

Q. If I have insurance can I still get assistance?

A. If you have any insurance coverage, contact your insurance company. However, if you believe you have needs not met by your insurance, don't delay in applying for government aid.

Q. What information do I need to give when I call for assistance?

A. Your name, address of damaged property, insurance information, phone number where you may be reached and description of your losses.

Q. What happens after I apply?

A. It depends on which sources of aid you are referred to. In some cases, you will have to contact the agency directly. If you

are applying for temporary disaster housing assistance, a trained FEMA inspector will call for an appointment within two weeks after you have registered. If you have not heard by then, call the **FEMA Helpline, 800-525-0321 (TTY 800-462-7585)**.

Q. I registered with FEMA and then I received a disaster loan application from the U.S. Small Business Administration (SBA). Why did I receive a loan application?

A. For disaster damage to private property owned by individuals, families and businesses that are not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

Q. What happens if I cannot afford a loan?

A. Even if you believe you cannot afford a loan, submit your low-interest loan application to SBA. If SBA determines you are unable to repay a loan, it may refer you to the state-run grant program.

Help on the Road to Recovery

Individuals and business owners who suffered losses because of the storms from Feb. 18-March 2 and are located in the declared counties may be eligible for assistance. Designated counties as of March 7 are Adams, Gallia, Jackson, Lawrence, Meigs, Pike and Scioto.

DISASTER HOUSING ASSISTANCE

Help is available for renters and homeowners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include grants for alternate rental housing, money for emergency repairs to make a home livable or mortgage or rental assistance.

HOME/PERSONAL PROPERTY DISASTER LOANS

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 are available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses.

INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance.

DANGER: FLASH FLOODS

Nearly half of all flash flood fatalities are automobile related.

Water weighs 62.4 lbs. per cubic foot and typically flows downstream at 6-12 mph. When a vehicle stalls in water, that momentum is transferred to the car.

In addition, for each foot the water rises up the side of a car, the car displaces 1500 lbs. of water. In effect, the car weighs 1500 lbs. less for each foot the water rises. Two feet of water will carry away most cars.

When caught in moving water, the only safe move is to get out of the vehicle.

BUSINESS DISASTER LOANS

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other assets. For small businesses only, SBA makes economic injury loans for working capital to pay necessary obligations.

CONSUMER SERVICES

Assistance may be provided in filing consumer complaints about disreputable business practices and other problems.

DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits may be provided for those out of work due to the disaster, including self-employed persons, farm/ranch owners and others not covered by regular unemployment. Apply at local unemployment offices.

AGRICULTURAL ASSISTANCE

Emergency loans may be available to farmers operating and managing farms or ranches. Loans are limited to compensation for actual losses to essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures. Contact your local Farm Service Center.

SOCIAL SECURITY BENEFITS

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early tax refunds.

FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development can assist in cases of unlawful discrimination in covered housing. Complaints of fraud

or other misrepresentation may be filed with the Ohio Attorney General's Office. Legal assistance and referrals may be available by calling the Ohio Bar Association.

INSURANCE INFORMATION

Assistance is available from the Ohio Department of Insurance on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

VETERANS BENEFITS

Information is available about benefits, pensions, insurance and VA mortgage loans.

VOLUNTEER AGENCY SERVICES

Volunteer relief agencies, such as the American Red Cross, Salvation Army and religious groups, offer a wide range of services, from supplying victims with home clean-up kits to financial assistance to meet emergency disaster-caused needs.

To help you, FEMA will....

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.



Recent flooding in Pomeroy in Meigs County kept this home on Laurel Cliff Road inaccessible for days.

Think about Flood Insurance

Maintaining a flood insurance policy is one of the most effective ways to protect yourself against the cost of flood damage. As many residents found out in the aftermath of the recent storms, homeowner policies do not cover damage from rising waters. But those who do not have flood insurance can take steps now to protect themselves against future flood losses.

Flood insurance backed by the federal government is available to any homeowner, renter or business owner whose property is in a community that participates in the National Flood Insurance Program (NFIP). In order to participate, the community must adopt and enforce local floodplain management ordinances designed to reduce the risk of future flood losses.

If you live in such a community, you can purchase flood insurance from any licensed insurance agent or company — the same one, for example, who handles your homeowner or automobile insurance.

Premiums vary according to the flood risk your property is exposed to, the amount of coverage you purchase, the deductible you select and the type of building you are insuring.

On a single-family home, you may purchase flood insurance coverage up to a maximum of \$250,000 on the structure and up to \$100,000 on the contents. If you are a business owner, the maximum is \$500,000 on the building and another \$500,000 on contents. If you are a renter, you can purchase up to \$100,000 coverage for personal belongings.

Federal disaster assistance is available only if a disaster is so large and widespread it warrants a major disaster declaration from the president.

More than 90 percent of disasters are not presidentially declared. In the majority of floods, victims are on their own — unless they have flood insurance. And even for floods that are declared major disasters, most assistance is in the form of loans that must be repaid, with interest.

Even if your neighborhood is not in a floodplain, flood insurance is advisable. Floods can — and do — occur almost anywhere. Nearly 25 percent of NFIP claims come from properties considered to be at low or moderate risk.

For more information, contact your local insurance agent or company or call the NFIP toll-free number, **800-720-1090**.

If a Tornado Strikes

With the coming of spring, it is wise to think ahead about what to do in case a tornado strikes. Following are some tips:

- Go at once to a basement, storm cellar or the lowest level of the building. No basement? Go to an inner hallway or a small inner room without windows, such as a bathroom or closet.
- Get away from windows.
- Go to the center of the room. Corners of a room tend to attract debris.
- Get under a sturdy piece of furniture.
- Protect your head and arms.
- If you are in a mobile home, leave it and find shelter elsewhere.

• If you are in a car, get out immediately and take shelter in a nearby building or lie in a ditch or low-lying area. Never try to outrun a tornado in a car.



Recovery is published by the Federal Emergency Management Agency and the Ohio Emergency Management Agency with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery* may be directed to 800-525-0321.

Internet/World Wide Web
<http://www.fema.gov>
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Building for a Safer Future

These scenes are common during heavy rains and floods. Homes with rivers running through them. Appliances, personal belongings and business inventory under water or swept away.

There are steps you can take to protect your property. "It is less expensive to protect your property before it is damaged from a flood than to repair or replace it afterward," Brad Gair, FEMA federal coordinating officer, said.

There are a number of inexpensive ways to protect your home or business against floodwaters.

Raise the electrical box at least 12 inches above the base flood elevation or relocate the box to an upper floor. (The base-flood elevation is the height that floodwaters in an area have a 1 percent chance of reaching in any year. Your local building officials will know the base-flood elevation for your area.)

Raise the water heater and heating system on a masonry base at least 12 inches above the base flood elevation or relocate them to an upper floor.

Anchor the fuel tank to the floor or wall to prevent it from overturning or floating away. Metal structural supports and fasteners must be non-corrosive. Wooden supports must be pressure treated.

Install a floating floor-drain plug at the lowest point of the lowest finished floor to allow water to drain. When the floor drainpipe backs up, the float rises and plugs the drain.

Install a backflow valve to prevent sewer backup from entering your home.

Disaster assistance benefits will not affect your eligibility for Social Security, welfare, food stamps or other federal benefits



Rutland resident points out the March 1997 floodwater level on his neighbor's house. Since then, the house was elevated and during the recent flood sustained no damage.

SBA Low-Interest Loans

Low-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for homeowners and renters, as well as businesses of all sizes. These SBA loans fund repairs of damages to private property that are not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable.

SBA disaster loans of up to \$200,000 are available to homeowners for real estate repairs, and up to \$40,000 for replacement of disaster-damaged personal property. Renters may borrow up to \$40,000 to replace disaster-damaged personal property.

SBA analyzes the income and debts of a homeowner or renter and if SBA determines the disaster victim cannot afford an SBA disaster loan, it may automatically refer the applicant to the Individual and Family Grant Program.

Businesses of all sizes and certain private nonprofit organizations may apply for low-interest disaster loans from the SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal after the disaster. These working capital loans are available to businesses financially impacted by the disaster, even if they had no property damage. Small businesses located in counties contiguous to the declared counties also may apply for these economic injury loans.

If you need assistance in completing your loan application, you can get one-on-one help from an SBA representative, at any SBA disaster office.

Make sure disaster aid goes to those who deserve it.

FEMA Fraud Hotline.

800-323-8603

*Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, contact the **FEMA Helpline 800-525-0321 (TTY: 800-462-7585)** or the state equal rights officer.*

Build a Disaster-resistant Community



Individuals, businesses and government officials can join together and take actions to make their communities disaster resistant, which is the goal of FEMA's Project Impact.

Each year natural disasters destroy our communities and affect the lives of our families, neighbors and businesses. But there are steps each of us can take before disaster strikes to limit future damage. That is the goal of FEMA's nationwide initiative *Project Impact: Building Disaster Resistant Communities*.

More than 200 communities and over 1000 businesses have joined *Project Impact*, including Clermont and Licking counties and Colerain Twp. in Ohio.

Following are steps that community leaders, businesses and individuals can take before the next storm hits.

Build community partnerships.

Local government leaders, civic and volunteer groups, businesses and individuals can join in a partnership committed to making the community disaster resistant.

Assess risks and vulnerabilities.

Ask and find answers to what types of disasters your community faces, who is at risk, what is likely to be damaged or lost and how a disaster will impact the economic and social cost of the community.

Prioritize needs and actions. Look at specific buildings and systems that are most susceptible to risk. Target the appropriate resources and prioritize actions necessary to reduce the impact of future disasters.

Some of these actions may already be underway in your community. If so, capitalize on the actions underway. If not, local, state and federal emergency management agencies can be resources in getting the process going.

For information on FEMA's *Project Impact*, see the FEMA website, www.fema.gov, or call **800-480-2520** and ask for the *Project Impact Information Packet*.



CLIP & Save

IMPORTANT *phone numbers*

FEDERAL AGENCIES

FEMA Registration 800-462-9029
 TTY for hearing/speech-impaired . . . 800-462-7585
 Disaster Information Helpline 800-525-0321
 TTY for hearing/speech-impaired . . . 800-462-7585
 FEMA Fraud Detection 800-323-8603
 National Flood Insurance Program . . . 800-720-1090
 Social Security Administration 800-772-1213
 Small Business Administration 800-359-2227
 Internal Revenue Service 800-829-1040
 TTY for hearing/speech-impaired . . . 800-829-4059
 Department of Agriculture
 Farm Service Center 304-372-6231
 Housing and Urban
 Development Hotline 800-669-9777
 Department of Veterans Affairs 800-827-1000

STATE AGENCIES

Environmental Protection Agency

Southeast District Office 800-686-7330
 Southwest District Office 800-686-8930

Consumer Protection

(Ohio Attorney General) 800-282-0515

Dept. of Insurance 800-686-1526

Dept. of Aging 614-466-5500

Mental Health Hospital Services . . . 614-466-1703

Bureau of Employment Services . . . 614-466-4057

Farm Service Agency 614-469-6735

USDA Rural Development Agency . . . 614-469-5606

VOLUNTEER AGENCIES

American Red Cross 800-517-2828

Salvation Army 513-732-6328